

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Paul F. Mammay Jr.**  
**Sandra J. Mammay**  
**fka Sandra J. Kording**  
Debtor(s)

Bankruptcy Case No.: 13-22479-JAD  
Issued Per June 14, 2018 Proceeding  
Chapter: 13  
Docket No.: 261 – 186, 250  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 20, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$5,642.60 as of June 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: North Hills School District at Claim No. 5; Ross Township at Claim No. 6; LSF8 Master Participation Trust at Claim No. 16-2 .
- ☒ H. Additional Terms: No additional distributions shall be made to County of Allegheny at Claim No. 8-2, North Hills School District at Claim No. 9-2 or Township of Ross at Claim No. 10-2 as the claims have been amended to zero remaining due. Debtors shall resume long term debts beginning July 2018.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 22, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Paul F. Mammay, Jr.  
Sandra J. Mammay  
DebtorsCase No. 13-22479-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel  
Form ID: 149Page 1 of 3  
Total Noticed: 48

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db +Paul F. Mammay, Jr., 162 East Wedgewood Drive, Pittsburgh, PA 15229-1026  
jdb #+Sandra J. Mammay, 162 East Wedgewood Drive, Pittsburgh, PA 15229-1026  
tr +Ronda Winnecour, 600 Grant Street, USX Tower, Suite 3250, Pittsburgh, PA 15219-2719  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
cr +Household Finance Consumer Discount Company, c/o Stern & Eisenberg, LLP, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
13654499 +Allegheny General Hospital, c/o CBCS, PO Box 1810, Columbus, OH 43216-1810  
13654507 +CMS, 445 Hamilton Avenue, Suite 1102, White Plains, NY 10601-1832  
13654508 CMS East, Inc., P.O. Box 947, Greensburg, PA 15601-0947  
13654509 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
13699348 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13703801 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
13654510 HFC, PO Box 5233, Carol Stream, IL 60197-5233  
13744703 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188  
13654512 Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
13654513 +Jordan Tax Services, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13654514 +Mercy Behavioral Health, 1200 Reedsdale Street, Pittsburgh, PA 15233-2111  
13699349 +North Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13654515 +North Hills School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
13689687 +North Hills School District (Ross Township), Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539  
13654516 +Northland Group Inc., PO Box 390846, Mail code SBK1, Minneapolis, MN 55439-0846  
14294585 +Peoples Natural Gas Company LLC, Equitable Division, c/o Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866  
13689690 +Ross Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539  
13654519 +Sears / CNBA, PO Box 6275, Sioux Falls, SD 57117-6275  
13654520 Sirius Satellite Radio, c/o EOS CCA, PO Box 567, Norwell, MA 02061-0567  
13686018 State Farm Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13654521 +State Farm Bank, PO Box 2316, Bloomington, IL 61702-2316  
13654522 Township of Ross, c/o Goehring Rutter & Boehm, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107  
13654523 +Tri-Rivers Surgical, 9104 Babcock Boulevard, Suite 2120, Pittsburgh, PA 15237-5818  
14764951 +U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 23 2018 01:51:44 Caliber Home Loans Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
13727252 +E-mail/Text: bncmail@w-legal.com Jun 23 2018 01:50:51 ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13659253 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 23 2018 02:09:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
13654500 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 23 2018 01:57:35 CACH, LLC, 370 17th Street, Denver, CO 80202-1370  
13819720 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 23 2018 01:51:43 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500  
13654501 +E-mail/Text: cms-bk@cms-collect.com Jun 23 2018 01:50:00 Capital Management Services LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
13654502 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 23 2018 01:57:55 Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281  
13654505 E-mail/Text: bk.notifications@jpmchase.com Jun 23 2018 01:50:11 Chase Auto Finance, P.O. Box 901076, TX1-0056, Fort Worth, TX 76101-2076  
13654506 E-mail/Text: bankruptcydpt@mcmcg.com Jun 23 2018 01:50:35 CitiBank, c/o Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13676139 +E-mail/Text: kborkley@bernsteinlaw.com Jun 23 2018 01:51:25 Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
13746335 E-mail/Text: cio.bncmail@irs.gov Jun 23 2018 01:49:56 Internal Revenue Service, 1000 Liberty Ave Room 705, Pittsburgh, PA 15222  
13654511 +E-mail/PDF: gecsedirecoverycorp.com Jun 23 2018 01:58:18 JC Penney, c/o GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104  
13694519 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 23 2018 01:50:53 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 48

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13676759 E-mail/Text: bk.notifications@jpmchase.com Jun 23 2018 01:50:11 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P O Box 29505 AZ1-1191, Phoenix AZ 85038-9505  
13730010 +E-mail/Text: bncmail@w-legal.com Jun 23 2018 01:51:09 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13654517 +E-mail/PDF: cbp@onemainfinancial.com Jun 23 2018 01:57:20 One Main Financial,  
6801 Colwell Blvd., Irving, TX 75039-3198  
13654518 +E-mail/Text: BankruptcyMail@questdiagnostics.com Jun 23 2018 01:51:40 Quest Diagnostics,  
3 Giralda Farms, Madison, NJ 07940-1027

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr LSF8 Master Participation Trust  
cr LSF9 Master Participation Trust  
cr North Hills School District  
cr Township of Ross  
cr U.S. Bank Trust National Association as Trustee fo  
13654503\* Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281  
13654504\* Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
TOTALS: 6, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for  
GIFM Holdings Trust bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
James P. Valecko on behalf of Creditor LSF8 Master Participation Trust jvalecko@weltman.com,  
PitEc@weltman.com  
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Joseph P. Schalk on behalf of Creditor LSF9 Master Participation Trust jschalk@barley.com,  
sromig@barley.com  
Kenneth Steidl on behalf of Joint Debtor Sandra J. Mammay julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-  
steinberg.com  
Kenneth Steidl on behalf of Debtor Paul F. Mammay, Jr. julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-  
steinberg.com  
Leslie J. Rase, Esq. on behalf of Creditor Household Finance Consumer Discount Company  
lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: jhel  
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Total Noticed: 48

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 15